

Resources:

Advance Fee Fraud: www.ultrascan.nl/ or go to the

United States Secret Service website,
<http://www.secretservice.gov/criminal.shtml>

Federal Trade Commission: 1-877-FTC-HELP
(382-4357), or www.ftc.gov

Escrow Fraud Protection:

<https://www.escrowfraud.com/fic/index.asp>
<http://pages.ebay.com/help/confidence/payment-escrow.html>
<http://www.westernunion.com/info/faqSecurity.asp#faq6>

Internet Crime Complaint Center: ic3.gov,
see also their links to Internet Crime
Schemes at <http://www.ic3.gov/crimeschemes.aspx>.

Postal Inspection Service: 954-436-
7200, or <http://www.usps.com/postalinspectors/>

Other Websites:

[http://www.miamidade.gov/mdpd/
BureausDivisions/
Bureau_EconomicCrimes.asp](http://www.miamidade.gov/mdpd/BureausDivisions/Bureau_EconomicCrimes.asp)

www.lookstoogoodtobetrue.com

KNOW FRAUD

To request a presentation on
fraud for your group or asso-
ciation, contact the Miami-
Dade Police Department's
Economic Crimes Bureau:
ecbinfo@mdpd.com, or
305-994-1000.

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Miami-Dade County provides equal access and equal opportunity in
employment and services and does not discriminate on the basis of
disability. "It is the policy of Miami-Dade County to comply with all of the
requirements of the Americans with Disabilities Act."



Miami-Dade Police Department Economic Crimes Bureau

Phone: 305-994-1000

E-mail: ecbinfo@mdpd.com

Miami-Dade Police Department

Economic Crimes Bureau

KNOW FRAUD

Common Cons Explained

A Quick Reference Guide



Director Robert Parker

Committed to Excellence



KNOW FRAUD

The key to protecting yourself is knowing the methods used to gain your trust or to capitalize on your desire for financial gain. The very name "Con Game" illustrates the



need to gain a person's confidence. Though some confidence-type schemes are still done face-to-face, these cons

are increasingly performed with virtual anonymity via the Internet. The Miami-Dade Police Department strives to protect the community from economic predators located throughout the world. Resources have been identified so concerned citizens can further educate themselves and keep the information for future reference.

If you have any questions concerning these or other fraudulent activities (i.e., credit card skimming, identity theft, work-at-home schemes, etc...), please contact the Economic Crimes Bureau at 305-994-1000 or visit the websites listed in this brochure.

COMMON SCHEMES USED TO TAKE YOUR MONEY



You're a Winner!

- Letters or E-mails claiming there is money to be moved out of a foreign country, such as Nigeria, or correspondence from Canada or other countries stating the recipient has won a foreign lottery or sweepstakes
- You're asked for your bank account information or to cash a check, returning a portion of your money to them

The Problem: This is known as Advance Fee Fraud. There is no money to be moved, except for yours! The prize check? It has no monetary value and you've already sent them your hard-earned money.

The Answer: Do not deposit the winning check. Contact your local law enforcement agency.



Check Schemes

- You are asked to refund money from an overpayment made by check or are told that you will receive a commission when you cash checks for a business as an employment opportunity or as a favor to someone you've recently met

The Problem: The check is worthless and if you've already sent them your money, you have become a victim.

The Answers: If selling an item, don't accept checks for amounts over the agreed upon price. Don't use your personal bank account for these types of transactions.



Sold to the Highest Bidder!

- Winners of online auctions or buyers of online merchandise are persuaded to use alternative payment services (escrow service companies)

The Problem: Payments are made and no merchandise is ever received.

The Answers: Use payment services associated with the website (i.e. PayPal). Avoid payment services with domain names ending in .org, .biz, .cc, .info, or .US., or money transfer services outside the website.



Image courtesy of
HowStuffWorks.com.

Phishing For Your Information

- An E-mail is sent directing the recipient to a fraudulent (spoofed) website that imitates a legitimate one, usually financial or payment service related

- The website is used to capture account numbers, passwords and other personal information you are prompted to enter

The Problem: Financial institutions and payment services do not typically send E-mails to confirm your account. They already have that information. Your personal information is used to commit identity theft or other fraud related crimes.

The Answers: Access websites by typing in the website address (i.e. www.regions.com or www.paypal.com) in the address bar yourself. Do not respond to unsolicited requests for your personal information.